

Remark

In view of the above amendments, the application is considered in good and proper form for allowance, and the Examiner is respectfully requested to pass this application to issue.

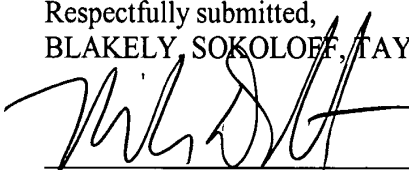
If the Examiner finds any remaining impediment to the prompt allowance of these claims that could be clarified with a telephone conference, the Examiner is respectfully requested to contact Michael DeSanctis at (303) 740-1980.

Charge our Deposit Account

Please charge any shortage to our Deposit Account No. 02-2666.

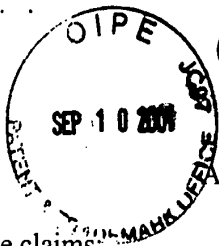
Respectfully submitted,
BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Date: 9/5/01



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AMENDMENTS - MARKED-UP VERSION

In the claims:

Presented below are the claims, as amended, with changes marked. Insertions are underlined, deletions are bracketed. Please amend the claims as follows:

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- 1 1. (Amended) A method comprising:
 - 2 generating return scenarios for each asset class of a plurality of asset classes based
 - 3 upon future scenarios of one or more economic factors;
 - 4 creating a mapping from each financial product of an available set of financial
 - 5 products onto one or more asset classes of the plurality of asset classes by
 - 6 determining exposures of the available set of financial products to each
 - 7 asset class of the plurality of asset classes; [and]
 - 8 [simulating return scenarios for one or more portfolios including combinations of
 - 9 financial products from the available set of financial products based upon
 - 10 the mapping.]
 - 11 determining expected returns and volatility of returns for each of a plurality of
 - 12 portfolios on the efficient frontier based upon the mapping, each of the
 - 13 plurality of portfolios including combinations of financial products from
 - 14 the available set of financial products;
 - 15 identifying a recommended portfolio of the plurality of efficient portfolios that
 - 16 maximizes an expected utility of wealth for a particular investor.

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